Raiderettes Advance To Semi-Finals

The ACHS Raiderette basketball team led by Carolyn J. Smith and Marie Fraley moved into the semi-finals of the semi-finals of the Seminole District tournament, Monday night, with a convincing 51 - 41 victory over Gretna. After a 21 point scoring spree in the third period, the Raiderettes held a 21 point lead and coasted to victory with Coach Mary Tolley substituting freely during the fourth quarter.

The tournament moves to Lynchburg College, Thursday night, where Appomattox goes up against top seeded Liberty, the regular season champion, at 7:00 P.M. Liberty, undefeated this year, easily won their quarter final game against Jefferson-Forest by a score of 61-42.

An upset of Liberty would give the Raiderettes a good chance of winning the District Championship in the finals at Lynchburg College, Saturday night.

Appomattox	8 12 21 10-51	
Gretna	2 10 8 21-41	

Appomattox - Carolyn J. Smith, 7 0-0 14, Marie Fraley, 6 0-0 12, Connie Murray 1 5-10 7, Marlene Moore 3 1-3 7, Jan Stanley 3 0-0 6, Teresa Harris 1 1-2 3, Roxie Martin 1 0-3 2, Brenda Bowling 0 0-0 0, Roni Franklin 0 0-0 0, Vicki Thomas 0 0-0 0, Carol Beaty 0 0-0 0.

Growers Beware Telephone Chemical Sales

The Virginia Pesticide Association, a non-profit organization promoting the proper and safe use of agricultural chemicals, has learned that some companies are making false claims when selling pesticides to farmers over the telephone.

Farmers should avoid these firms because most of the chemical companies involved are using high pressure and exaggerated claims in many instances to sell their pesticides. They claim that the farmer can save money by buying direct from the manufacturer, when in reality the chemical is diluted (weakened) and the farmers pays many times more than for a similar product from his local farm supply dealer.

Farmers are encouraged to buy from local reputable dealers and under no circumstances should they buy before checking the label and verifying the contents of the pesticide.

If farmers are in doubt about purchasing chemicals over the telephone, they are encouraged to check with their local County Extension Service or the Virginia Department of Agriculture.

LITTLE LEAGUE BASKETBALL STANDINGS

8-9 Year Olds	Won	Lost
Warriors	3	1
Celtics	2	2
Knicks	2	2
Raiders	1	3

10-11 Years Olds		
Knicks	4	0
Lakers	3	1
Braves	1	3
Celtics	0	4

12-13 Year Olds		
Celtics	4	0
Superhawks	2	2
76ers	1	3
Knicks	1	3

TIMBER — TAXES WORKSHOP

cont'd from page 1

reported when making out a Federal income tax return.

Briefly discuss the Tax Reform Act of 1976 and those changes which will affect some classes of forest owners.

They hope to present during the workshop, in non-technical language, the information you as a woodland owner need to know in order to handle the Federal income tax aspects of your woodland operations.

Although none will be experts by the end of the session, it is hoped that a clearer understanding of income tax procedures will benefit you financially and help encourage better forest management.

Executive Committee Meeting Va. Lung Association Held

A meeting of the executive committee of the Virginia lung Association, Central Region, was held last week in the office of the association with L. A. Starling, president presiding.

Mrs. Emma G. Anthony, regional director explained that Mrs. Catherine C. Zaharov, program director of the Virginia Tuberculosis Association, was responsible for the organization of the Southside TB Association located in Farmville in 1963. At that time, this was the first multi-county (9 counties) association, to be formed in the state with a paid staff. Previously all the work was done by volunteers.

Mrs. Zaharov was recognized in the state and nationally for her outstanding success in forming the association. Her death in 1965 was felt as a great loss by the board of directors and staff.

A memorial was established by members of the board in her memory. No specific instructions were made other than investing the funds in something that would have been meaningful to her. This fund remained on savings at the Va. National Bank. As of February 1, 1977 the total amount was $295.42 a contribution was made to bring it up to $300. at this meeting.

After Dr. W. W. Wendt, executive director of the Virginia Lung Association's death, on November 29, 1976 a memorial was established by the Virginia Lung Association for professional Education.

Dr. Charles W. Scott moved that the $300 be applied to the W. W. Wendt Memorial Fd. The motion was seconded by Mrs. Pervalla and passed unanimously.

Commite members felt both Dr. Wendt and Mrs. Zaharov would be pleased at the decision.

A lengthy discussion on whether or not the Commonwealth Craft Guild Program should be discontinued because the membership due to lack of transportation, and weather has decreased during the winter months.

Dr. Anthony J. Munoz made a motion that the craft guild be continued because it is self-supporting, armory heated and the clients receive self-esteem and a tremendous satisfaction from making crafts for themselves or to sell. Mr. George Harris seconded the motion and it passed unanimously.

This project combines craft instructions in groups for occupational training for all disabled clients. A search is being made for people who could benefit from craft or occupational teaching services and sales.

It was suggested that Mrs. Anthony put on an intensive search for volunteer instructors and clients. Anyone who is interested in participating in this program is urged to call 392-4136, or drop by the office located at 107 N. Main Street, Farmville.

Mrs. Anthony further stated that there is a need for transportation for those who are not able to transport themselves.

Immediately after this meeting, a meeting of the nominating committee was held.

COUNTY LINE

By: Mrs. Elliott Nash

Rev. Paul Balthaser brought a wonderful message to the people of Central Church on Sunday.

Mrs. Loyd Maybery of Richmond visited relatives here last week.

Mr. Berkley Mayberry continues ill in the Baptist Hospital.

Mr. Perlie Jones is improving at the Baptist Hospital. He underwent surgery on Friday.

Mrs. Wanda Lively visited Mrs. Vernie Jones Friday.

Mr. and Mrs. Walter Jordan visited Mr. and Mrs. Frank Fleshman recently.

Sunday night guests of Mr. and Mrs. Emery Mullins were Mr. and Mrs. Pete Banton & Phillip, Mr. and Mrs. "Skinny" Wooldridge.

Mr. and Mrs. Emery Mullins visited Mr. and Mrs. Charlie Mayberry and family Sunday night.

Mrs. McDaniel visited Mrs. Laura Ferguson Sunday.

Mr. and Mrs. Richard Nash visited Mr. and Mrs. Clarence Gobble and Mr. Herman Guill Sunday night.

Mr. and Mrs. Ray Layne and Missy spent Saturday with Mr. and Mrs. Richard Nash.

Visitors of Mr. and Mrs. Pete Banton Saturday night were Mrs. Arnie Banton, Susie Banton, Ray and Jene Banton.

Mrs. Nelson Mann and Mrs. Elliott Nash and Jennifer Nash spent Thursday with Mr. H. D. Jennings of Lynchburg.

Mrs. Georgie Mann spent Thursday with Mrs. Helen Brooks of Lynchburg.

The County Line Homemakers Club met with Mrs. Gayle Nash on Monday night.

Mr. and Mrs. Loyd Nash and baby and Mrs. Cecil Nash and Jennifer and Mrs. Jimmy Howard and children visited in the home of Elliott Nash Sunday.

Our deepest sympathy goes to the family of Mrs. Lillian Love in the loss of her mother, Mrs. Spiggle, who passed away last Friday.

Mrs. Carroll Mann and children and Mr. and Mrs. Ryland Mann visited Mr. and Mrs. Henry Mann Sunday night.

David and Daniel Balthaser are staying with the Livelys' while their parents are away for a conference meeting.

The members of the Senior Class of Appomattox High School are selling light bulbs to get money for their Senior trip. Won't you help them when they come knocking on your door?

Members of the square dance class enjoyed a good time at Fred Jones Lake Saturday night.

Mr. and Mrs. Frank Lively and family visited the Bells at Smith Mountain Lake Sunday.

Chestnut Grove

Mr. and Mrs. Roger Morris and girls attended the fifty-first anniversary celebration of Mr. and Mrs. Rice Seay and the birthday of Mrs. Seay at Andersonville on Sunday.

Ethel Proffitt returned to Ferrum College on Tuesday after spending her spring vacation with Mr. and Mrs. Vernard Proffitt, Mr. Proffitt and Ethel visited in the home of Mrs. Bertha Proffitt in Charlottesville on Wednesday.

Mrs. Beulah Morris is improving at Southside Hospital. Gladys Morris of Bethesda, Md. visited her during the week-end.

The Acteens and their leader, Mrs. Joan Price sponsored a Stork Shower for Mrs. Dale Senger at the Chestnut Grove Baptist Church on Friday night. She received many nice gifts.

The regular Woman's Missionary Meeting will be held Friday February 25th. at 8:00 P.M. in the home of Mrs. Joan Price.

Charles Wayne Cook of Richmond spent the weekend in the home of Mr. and Mrs. W. T. Cook.

Mr. and Mrs. A. N. Morris were Sunday visitors of Mr. and Mrs. John Waycaster of Dillwyn.

Mr. and Mrs. W. T. Cook visited Mr. and Mrs. Edward Cook at Prospect on Monday night.

STONEWALL

For the Son of Man is come to seek and to save that which was lost. Luke 19:10

Mr. Bud Harding came home Saturday from the hospital.

Mrs. Annette Alvis is doing fine since her return from Charlottesville hospital.

Mrs. Hop Elliott is a patient in the Lynchburg General Hospital.

Mr. Hubert Scruggs is as usual.

Mr. Osborn Davidson has improved a lot, his daughter, Mrs. C. T. Roach from Arvonia spent Sunday with him.

Mr. Edward Davidson is home on furlough before going to Atlanta, Ga. for three years as he has signed up for that period of time.

Mr Elsie and Nina Caldwell were dinner guests of Mr. and Mrs. I. B. Wheeler.

Mrs. Carlysle Scruggs visited Mr. and Mrs. Bobbie Gunter last week.

Mr. and Mrs. I. B. Wheeler were dinner guests of Mr. and Mrs. H. B. Jones monday.

Mr. and Mrs. Lyn Stratton's new home is going up fast now.

Recent guests of Mrs. Minnie Burnette was her sister Mrs. Mable Robertson and Mrs. Alice Smith of Spout Spring.

Mr. and Mrs. I. B. Wheeler visited Mr. and Mrs. Burton Carson last week.

Over twenty-four million Americans have high blood pressure. More than seven million don't even know it. A simple test by your doctor will tell you for sure. Have him check your blood pressure regularly, and follow his orders. Untreated, high blood pressure can lead to stroke, heart attack, kidney and heart failure. Give to the American Heart Association. They're fighting for your life.

Appomattox Elementary School 5th Grade 4-Hers to compete in county public speaking are, front row, left to right, Mila McCoy, David Blanks, Bobby Carter, and Ricky Garrison, and on the back row, from left to right, Trudy Harris, Dana Moore, and Tambra Hamlett. Not available for photo was Vivian Seay.

Black Americans are twice as likely to have high blood pressure as white Americans. If they develop it, they usually do so at an earlier age, and it can be more harmful. For more information, contact your local Heart Association.

Perform a death-defying act.

Eat less saturated fat.

Give Heart Fund
American Heart Association

4-Hers Hold Public Speaking Event

Fifth grade 4-Hers at Appomattox Elementary School participated in 4-H Public Speaking on Monday afternoon of this week. A total of 22 4-Her's presented speeches with 8 speakers being selected to go on to the County Public Speaking program on March 1st.

Among those selected to participate in the County Contest were Trudy Harris who spoke on "Solar Eclipse", Dana Moore whose topic was "4-H", Vivian Seay who spoke about "Virginia", Tambra Hamlett whose speech was entitled "The 39th President", David Blanks who spoke on "Unity Vs. Division", Ricky Garrison whose topic was "Big Foot", Mike McCoy who spoke on "The Life of John F. Kennedy", and Bobby Carter whose topic was "Coin Collecting".

Other speakers presenting speeches and receiving ribbons wer Karen Stevens, Sandra Doss, Lisa Pannell, Maria King, Tina Moore, Mart Lann, Connie Clifton, J. D. Simpson, Percy Saunders, David Almond, Todd Nash, Alphonse Moore, Forest Humbles, and Scott Almond.

4-H Public Speaking Awards are provided by the Farmers National Bank.

NEED OFFICE SUPPLIES?

THE TIMES-VIRGINIAN
COURT ST.
APPOMATTOX VA.

WE'RE FIGHTING FOR YOUR LIFE

Don't Smoke

American Heart Association

Sofa & Chair - With Matching Plaid Herculon Cover

Only $335.00

The Easy Living Shop

MAIN STREET APPOMATTOX, VA.

SEE OUR NEW LINE OF GENUINE ENGRAVED

TIMES-VIRGINIAN

Phone: 352-8215 Appomattox, Virginia

SPECIAL VALUES $ $ $ $

On Locally Owned Used Cars

At

LAWSON FORD

"Your Ford - Mercury Dealer"

1977 FORD

GRANADA - 2 Door - Automatic - Power Steering - Air - Low Mileage

2 - 1976 FORD

LTD Landau - 2 Door Hard Top - Air - Power Steering - Power Brakes

1976 T-BIRD

Automatic Temperature Air - Power Steering - Power Brakes - Speed Control - Power Windows - Many Other Extras

1975 MERCURY

MARQUIS BROUGHAM - 4 Door - Air - Power Steering - Power Brakes

1975 FORD LTD - 4 Door

1975 PONTIAC GRAND PRIX - 2 Door

1975 FORD PINTO Station Wagon

1974 FORD PINTO SQUIRE STATION WAGON

1974 CHEVROLET IMPALA - 4 Door

1 - 1974 CADILLAC Coupe - Deville - 2 Door

3 - 1974 FORD LTD's - 4 Door

2 - 1974 FORD ELITE's - 2 Door

1 - 1974 FORD Maverick GRABBER

1 - 1974 CHEVROLET MONTE CARLO

8 - 1974 Model Cars. Many 1973 through 1968 Models

Used Trucks

1976 CHEVROLET SCOTTSDALE - 6 Cylinder - Standard Transmission

1976 CHEVROLET LUV - Gas Saver

1976 CHEVROLET 2 Ton - V-8 - 4 Speed - 8,000 Miles

1975 FORD RANGER - Loaded

1975 FORD SUPER CAB

8 - 1974 Model Trucks

5 - 1972 Model Trucks

We have a large stock of used vehicles.

No reasonable offer refused!

Come see your Ford team - Bill Burke, Pat Lair, Page Petty, Jack Lawson, Dick Bland

FORD MERCURY

LAWSON FORD, INC.

Route 460 West VA Dealer License No. 2 Phone 352-8221 Appomattox

"The South 40" by James A. Smith Extension Agent

Tobacco growers may like to consider changing their method of seeding plant beds this spring. Most growers agree that the first step toward a good tobacco crop is growing healthy, high quality plants.

There's a group of tobacco farmers in eastern North Carolina that mix their tobacco seed with nitrate of soda before sowing them in rows made by a cultipacker.

50-75 pounds of 12-6-6 plant bed fertilizer per 100 square yards is broadcast and disced in the top 2 to 3 inches of soil. Then just before seeding, a sidemounted cultipacker is run over the bed one to three times to firm the soil and lay off a series of small grooves in the bed surface. The soil is moist in the bed received a light irrigation before the cultipacker is used.

The tobacco seed is mixed with nitrate of soda and just enough water to make the seed stick to the small pellets of soda. Someone described the appearance of the seed as looking like black pepper on the little balls of soda.

The seeding method is to simply throw or broadcast the soda coated seed across the bed so that it rolls into one of the grooves and form a row for the seedlings.

For many years tobacco growers have used 1 tablespoon per 100 square yards. This is at least twice as many seed as needed. One ounce of seed should be used for 600 to 800 square yards. If only 100 square yards is being sowed mix 1/6 to 1/8 ounce seed with ten pounds of nitrate of soda.

Cover with a thin layer of clean straw or pine tags--irrigate just enough to cause seed to be covered and place cover directly on the straw.

Those who have used the cultipacker feel that the grooves provide just enough protection to get the plants off to a good start.

Plant beds should be seeded about March 1 if cotton or nylon covers are used, but if plastic covers are used delay seeding until March 12 or 20.

* * *

At the Annual Meeting of the Appomattox Dairymen's Association last week the following officers were elected: Curtis Wooten, President; Norman Booth, Vice President; Clark Lewis, Secretary-Treasurer; & Directors -- Carlton Harris and H. B. Pack.

There will be about 40 bulls sold Saturday, February 26, at the Red House Test Center. We have catalogs if you need to see one.

* * *

It appears that dairymen selling through Dairymen's Incorporated will be required to install recording thermometers on their bulk tanks before the end of this year. members of the Appomattox Dairymen's Association have indicated that money could be saved if orders were pooled. If you are interested, contact one of the Association officers.

* * *

If you have sold timber or plan to sell timber, you'll want to participate in the "Timber and Taxes Workshop" sponsored by the Extension Division and Westvaco. The program will be at the Appomattox Westvaco Office March 2 from 9:00-3:00.

PRECIPITATION

Last Week	.05
This Month	.17
This Year	1.92

There are some dangers associated with fireplaces, the principal one is creosote formation. Green wood may contain as much as 40% water and dry wood 15 to 20%. Wood burning slowly gives off acetic and pyroligneous acid which in combintation with water forms creosote.

Creosote collects on the chimney liner and is hard to remove. When it ignites, it makes a hot fire and may crack the masonry.

Creosote can be removed by using a straightened-out hoe attached to a pipe or handle and chip the cresote from the masonry. Some homeowners have used a heavy chain drawn up and down the flue walls, while others have used filled burlap bags to scrub the flue lining. Use car not to knock out motor from the joints.

If a chimney fire occurs large amounts of salt thrown on the fire will extinguish the fire.

Fireplaces--Friends Or Foes

By James A. Smith
Extension Agent

Most people with a rural heritage enjoy the comfort of a fireplace. Ralph Waldo Emerson expressed it this way, "Sit by the fire and take hold of the ends of the earth." There are all kinds of fireplaces - those that smoke, those that are fairly efficient and those that burn you on one side and freeze you on the other. With current building costs you can expect a new home with a fireplace to run $1200.00 over the same home without a fireplace.

If one is built take time to design it properly and plan its place. Consider the size of the opening, as heat radiated from a fireplace comes mostly from the heated brickwork that surrounds the fire.

For example, a fireplace 30 inches wide, well filled with fire, has greater heating efficiency than a 48-inch fireplace with the same fire. Size does make a difference. In general, the higher the opening, the more chance there is of a smoking fireplace. A shallow opening throws out relatively more heat than a deep one.

Regardless how nice a fire may be, how much additional resale value a home may have that has a fireplace, in most instances a fireplace must be considered a luxury.

The Virginia Farm and Home Electrification Council says the following economics must be considered: 1. The common fireplace is only about 10% efficient, even though it's well designed and constructed. 2. By adding a commercial fireplace circulator the efficiency can be increased, but still it's a comparatively inefficient heating unit. 3. Without a heat recovery device the only heat realized is radiant heat. 4. A coal or wood burning space heater would be four or five times more efficient as a supplementary source of heat. 5. In a properly operating fireplace, between 500 and 600 CFM of combustion air will be drawn up the chimney. This means all of the air in a 15' x 20' room would be drawn out in 5 minutes. 6. Unless special provisions are made, combustion air for a fireplace comes from inside the house. This may be air that has been heated - and it's costly. 7. Tightly constructed houses will normally average less than one complete air change per hour, while a properly operating fireplace requires five to six air changes per hour.

Now, if you still want a fireplace or already have one there are some things you can do to improve its efficiency: 1. Locate the fireplace on an inside wall. 2. Install a metal manufactured fireplace heat exchanger with fan. 3. Install a clear tempered safety glass door fire screen. 4. Install an air inlet grill in the hearth or at the front of the fireplace. 5. Manage the damper to minimize other energy losses. 6. Do not locate central heating system thermostat in room with fireplace. 7. Close off the room when the fireplace is in use to reduce other heated air loss.

JORDAN

Regular preaching services will be held Sunday morning at 11 p.m.

On Sunday, Feb. 27, at 7 p.m. the Senior Choir will celebrate their 26th anniversary. Rev. Harry Pilson and his choir from Rivermont will be the guest for this program.

Prayer meeting - Wed. night at 7:30 p.m.

On the first Sunday night at 7 the Holiness Singers will be singing here in a special program.

AMS P-TA To Meet March 7

The Appomattox Middle School Parent-Teacher Association will meet on Monday, March 7th at 8 P.M. in the school cafeteria.

The Executive Board will meet in the library at 7:30 p.m. prior to the regular meeting.

Herbert Allen, President, says an unusual art exhibit is on the agenda for this meeting. Everyone is asked to come out and support your P-TA.

BUY OR SELL - TRY A CLASSIFIED AD

Spend A Day In Your Attic And Save About $ 150 A Year -

Based On Heating And Cooling Savings On A 1,000 sq. ft. Uninsulated Attic

3½" For Walls 9 8/10¢ sq. ft.

6" For Ceilings 17½¢ sq. ft.

Cut back your fuel bills while you add comfort and do your part to help conserve our dwindling natural resources -- buy and install Owens-Corning Fiberglas insulation now for 4-season benefits! Fiberglas blankets outside noises too; make your home feel larger, more spacious. Roll and batt style Fiberglas is clean and easy to install -- lay 6" in your attic, 3½" under floors and walls for year round comfort and fuel savings!

Door Weather Stripping - $2.95

J. E. Sears & Co., Inc.

"Everything to build anything"

Appomattox, Va.

EXTENDED THROUGH FEB. 28 CASH IN ON THESE FACTORY SPONSORED SAVINGS NOW!

NO PAYMENT TILL MAY!

A SPECIAL FACTORY-SPONSORED OFFER FROM ABCO

RCA

BONA FIDE BARGAIN DAYS

WINTER WEATHER BULLETIN

DUE TO LIMITED BUSINESS HOURS DURING THE ENERGY CRISIS, YOU MAY HAVE MISSED OUT ON THIS ONCE-A-YEAR CHANCE TO SAVE... HERE'S HOT NEWS!

WE'RE BACK TO OUR REGULAR STORE HOURS AND HAVE PER MISSION TO EXTEND OUR GREAT SALE PRICES!

Model GA690

SPECIAL DISCOUNT! $100 DISTRIBUTOR SUGGESTED PRICE OFF $569.00

New XL-100 console

You get XL-100 solid state reliability, black matrix picture tube for brilliant, lifelike color, Automatic Fine Tuning, plus many other great XL-100 features. A great Color TV value... see it today!

$17.77 FLASH INCLUDED

Model GA744

Fine-furniture RCA XL-100 consoles with AccuMatic IV push-button control

YOUR CHOICE SAVE $89 OFF DISTRIBUTOR SUGGESTED PRICE $569.00

Model GA748

Both have RCA's finest XL-100 features, plus AccuMatic IV for one-button control of color, tint, brightness and contrast. And the price says "Buy Now!"

$77.77 LIMITED QUANTITIES

Appomattox RADIO, TV & APPLIANCE

Confederate Blvd. Appomattox, Va.

Good people make a bank grow

This statement of condition shows the results of Fidelity's growth in 1976. But behind the figures are the people who helped make our growth possible. Among them are our Directors. We're proud they are a part of our bank because they constantly show us how to serve you, our customers, better.

FIDELITY AMERICAN BANK BOARD OF DIRECTORS 1977

WILLIAM S. ADAMS
Retired
B. C. BALDWIN, JR.
Attorney, Edmunds, Williams, Robertson, Sackett, Baldwin & Graves
R. A. CARRINGTON, III
President, Consolidated Shoe Company
ALVIN R. CLEMENTS
President and Chief Executive Officer Fidelity American Banksh ares, Inc.
E. R. ENGLISH, SR.
President, English's, Inc.
JAMES B. FOREHAND, JR.
President, J. B. Forehand and Company, Inc.
THOMAS R. GLASS
Co-Publisher, The News and The Daily Advance
LEWIS B. GOODE, JR.
President, Fidelity American Bank, NA
WILLIAM M. GREENWOOD
Wiley & Wilson Consulting Engineers & Architects
C. LINWOOD HOLT
Executive Vice President, Marks-Runions Company, Inc.
MINNIE BASSETT LANE
Civic Leader
MAURICE R. LARGE
Attorney, Andrews, Large & Whidden, Inc.
President, Farmville Manufacturing
ROBERT S. LOCKRIDGE
President, Craddock-Terry Shoe Corporation
V. J. LUSARDI
Mayor, Town of Brookneal
JAMES E. McCAUSLAND
Partner, Snead-Payne & McCausland, Inc.
B. FRANKLIN MOOMAW, JR.
President, A. B. Burton Co., Inc.
W. H. OVERBEY, JR.
Attorney, Overbey, Overbey & Hawkins
WILLIAM S. PATTERSON
Investments
NANCY B. POLLOK
Vice President & Senior Trust Officer, Fidelity American Bank, NA
GEORGE M. SPAULDING
President, Spaulding Lumber Company
EDWARD C. SUHLING
Owner, Suh Distributing Company
C. RAINE SYDNOR
Retired President, James A. Scott Insurance Company
W. ROLAND WALKER
Chairman and Chief Executive Officer, Kenbridge Construction Company, Inc., Kenbridge Manufacturing and Supply Company, Inc.
KENNETH S. WHITE
Attorney, Edmunds, Williams, Robertson, Sackett, Baldwin & Graves

STATEMENT OF CONDITION AS OF DECEMBER 31, 1976

ASSETS

Cash and due from banks		$ 65,984,000
U.S. Treasury securities		36,855,000
Securities of U.S. Government agencies and corporations		19,403,000
Obligations of state and political subdivisions		21,409,000
Other securities		668,000
Trading account securities		4,105,000
Federal funds sold and securities purchased under agreements to resell		19,006,000
Loans	$272,443,000	
Less reserve for possible loan losses	2,249,000	
Loans, net		270,194,000
Lease financing assets		4,980,000
Bank premises and equipment		8,036,000
Accrued interest receivable and other assets		5,918,000
TOTAL ASSETS		$456,558,000

LIABILITIES

Deposits:	
Demand	$ 87,835,000
Time	258,904,000
TOTAL DEPOSITS	356,739,000
Federal funds purchased and securities sold under agreements to repurchase	49,596,000
Liabilities for borrowed money	11,948,000
Accrued taxes and other liabilities	3,501,000
TOTAL LIABILITIES	421,784,000
Subordinated debentures	5,000,000
Equity capital accounts:	
Capital stock: common stock, par value $10 per share. Shares authorized 436,264, shares outstanding 436,264	4,363,000
Surplus	10,867,000
Undivided profits	14,544,000
TOTAL EQUITY CAPITAL	29,774,000
TOTAL LIABILITIES AND EQUITY	$456,558,000

HONORARY DIRECTORS

J. LYONS DAVIDSON
Retired, Chairman of the Board, Fidelity American Bank, NA
R. Q. DAVIS
Retired President, Davis Vending Company
W. M. JOHNSON
Wiley and Wilson Consulting Engineers and Architects
WILLIAM E. SANDIDGE
Clerk of the Court, Amherst County
ROBERT L. WALLACE
Investments

APPOMATTOX OFFICE

W. TWYMAN COLEMAN
Retired, Chairman of the Board Fidelity American Bank, NA

LYLE GARRETT
Rural Mail Carrier

ED HOPKINSON
Artist

HARRY LAWSON
Attorney

FRED LAWSON
President, Appomattox Garment Company

WILLIAM LOWE
Plant Manager, Armstrong Furniture

JAMES NOLAN
Jim Nolan & Associate, Inc.

LLOYD VAUGHAN
President, TIMES-VIRGINIAN, Inc.

MARTIN WEBB
President, Webb's Tire Co., Inc.

FLOYD EGGLESTON
Vice President Fidelity American Bank, NA.

FIDELITY AMERICAN BANK NA